Case 24-21133-CMB Doc 20 Filed 05/15/24 Entered 05/16/24 00:28:27 Desc Imaged Certificate of Notice Page 1 of 5

| Information to ide               | entify the case:                               |                                 |             |        |
|----------------------------------|--|---------------------------------|-------------|--------|
| Debtor 1:                        | John Edward Roux                               | Social Security number or ITIN: | xxx-xx-6420 |        |
|                                  | First Name Middle Name Last Name               |                                 |             |        |
| Debtor 2:<br>(Spouse, if filing) | Beth Ann Roux                                  | Social Security number or ITIN: | xxx-xx-3821 |        |
|                                  | First Name Middle Name Last Name               |                                 |             |        |
| United States Bank               | ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA | Date case filed for chapter:    | 13          | 5/9/24 |
| Case number:                     | 24-21133-CMB                                   |                                 |             |        |

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|    |  | About Debtor 1:  | <b>About Debtor 2:</b>   |
|----|--|--|--|
| 1. | Debtor's full name   | John Edward Roux   | Beth Ann Roux  |
| 2. | All other names used in the last 8 years   |  |  |
| 3. | Address  | 117 Pleasant Avenue<br>McMurray, PA 15317  | 117 Pleasant Avenue<br>McMurray, PA 15317  |
| 4. | <b>Debtor's attorney</b><br>Name and address   | David A. Rice<br>Rice & Associates Law Firm<br>15 West Beau Street<br>Washington, PA 15301 | Contact phone 724–225–7270 Email: ricelaw1@verizon.net   |
| 5. | Bankruptcy trustee<br>Name and address   | Ronda J. Winnecour<br>Suite 3250, USX Tower<br>600 Grant Street<br>Pittsburgh, PA 15219    | Contact phone 412-471-5566  Email: cmecf@chapter13trusteewdpa.com  |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 |
|    |  |  | Date: 5/13/24  |

For more information, see page 2

Debtor John Edward Roux and Beth Ann Roux

Case number 24-21133-CMB

| 7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not | June 24, 2024 at 09:00 AM  The meeting may be continued or adjourned to a later date. If   | Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to:  |  |
|---|--|---|--|
| required to do so.  | so, the date will be on the court docket.  | https://www.justice.gov/ust/moc   |  |
| 8. Deadlines  The bankruptcy clerk's office must receive these documents and any  | Deadline to file a complaint to challenge dischargeability of certain debts:   | Filing deadline: 8/23/24  |  |
| required filing fee by the following deadlines.   | You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or   | a discharge   |  |
|   | <ul> <li>a complaint if you want to have a particular debt excepted from discharge<br/>under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>  |   |  |
|   | Deadline for all creditors to file a proof of claim (except governmental units):   | Filing deadline: 7/18/24  |  |
|   | Deadline for governmental units to file a proof of claim:  | Filing deadline: 11/4/24  |  |
|   | Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> .  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |   |  |
|   | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | Filing deadline: 30 days after the conclusion of the meeting of creditors   |  |
| Filing of plan, objections and hearing  | The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 6/24/24 at 09:00 AM , Location: Same location as the Meeting of Communication of Communication (Communication).   | 's on:  |  |
|   | Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.   | clerk's office and served on the debtor, o later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may |  |
| 10. Creditors with a foreign address  | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.  | you may file a motion asking the court to<br>United States bankruptcy law if you have any   |  |
| 11. Filing a chapter 13 bankruptcy case   | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.  | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The  |  |
| 12. Exempt property   | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file   | st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law  |  |
| 13. Discharge of debts  | Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.  | ischarged until all payments under the plan<br>the debt from the debtors personally except<br>ted from discharge under 11 U.S.C. §<br>the bankruptcy clerk's office by the deadline. If   |  |

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-21133-CMB

John Edward Roux Chapter 13

Beth Ann Roux Debtors

## CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: May 13, 2024 Form ID: 309iPGH Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

| <b>Recip ID</b><br>db/jdb | Recipient Name and Address  + John Edward Roux, Beth Ann Roux, 117 Pleasant Avenue, McMurray, PA 15317-2935   |
|---------------------------|---|
| aty                       | + Scott R. Lowden, Scott R. Lowden, Esq, 100 Heathmore Avenue, Pittsburgh, PA 15227-3226  |
| 15715791                  | + Belfore Restoration, 1100 Cuddy Lane, Cuddy, PA 15031-9714  |
| 15715795                  | + Citicorp/Trac, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040  |
| 15715797                  | Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108   |
| 15715804                  | + Motive Credit Card, 55 Hawthorne Street, Suite 400, San Francisco, CA 94105-3910  |
| 15715805                  | + Motive Eld Account, 55 Hawthorne Street, Suite 400, San Francisco, CA 94105-3910  |
| 15715807                  | + Portfolio Recovery / Synchrony, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502-4952   |
| 15715810                  | + US Dept Of Ed, 181 Montour Run Road, Coraopolis, PA 15108-9408  |
| 15715811                  | + Unites States Attorneys Office, Western District of PA, Joseph F Weiss, Jr., US Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956 |

#### TOTAL: 10

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

| Standard Time. |   |                      |  |
|----------------|---|----------------------|--|
| Recip ID       | Notice Type: Email Address Email/Text: ricelaw1@verizon.net | Date/Time            | Recipient Name and Address   |
| aty            | Eman/Text: nceraw1@verizon.net                              | May 13 2024 23:32:00 | David A. Rice, Rice & Associates Law Firm, 15<br>West Beau Street, Washington, PA 15301  |
| tr             | + Email/Text: bnc@chapter13trusteewdpa.com                  | May 13 2024 23:32:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600<br>Grant Street, Pittsburgh, PA 15219-2702  |
| smg            | EDI: PENNDEPTREV  | May 14 2024 03:27:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946                        |
| smg            | Email/Text: RVSVCBICNOTICE1@state.pa.us                     | May 13 2024 23:33:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946                        |
| smg            | EDI: PENNDEPTREV  | May 14 2024 03:27:00 | Pennsylvania Dept. of Revenue, Department<br>280946, P.O. Box 280946, ATTN:<br>BANKRUPTCY DIVISION, Harrisburg, PA<br>17128-0946 |
| smg            | Email/Text: RVSVCBICNOTICE1@state.pa.us                     | May 13 2024 23:33:00 | Pennsylvania Dept. of Revenue, Department<br>280946, P.O. Box 280946, ATTN:<br>BANKRUPTCY DIVISION, Harrisburg, PA<br>17128-0946 |
| ust            | + Email/Text: ustpregion03.pi.ecf@usdoj.gov                 | May 13 2024 23:33:00 | Office of the United States Trustee, 1000 Liberty<br>Avenue, Suite 1316, Pittsburgh, PA 15222-4013                               |
| cr             | + EDI: AISACG.COM   | May 14 2024 03:27:00 | Ally Bank, c/o AIS Portfolio Services, LLC, 4515<br>N Santa Fe Ave. Dept. APS, Oklahoma City, OK<br>73118-7901                   |
| 15715789       | + EDI: GMACFS.COM   | May 14 2024 03:27:00 | Ally Financial, Inc, Attn: Bankruptcy, 500<br>Woodard Ave, Detroit, MI 48226-3416  |
| 15715790       | + Email/PDF: bncnotices@becket-lee.com                      | May 13 2024 23:52:08 | Amex, Correspondence/Bankruptcy, Po Box  |

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Grant Street, Suite 4000, Pittsburgh, PA

15219-1956

User: auto

Form ID: 309iPGH Total Noticed: 32 Date Rcvd: May 13, 2024 981540, El Paso, TX 79998-1540 15715792 + EDI: CAPITALONE.COM May 14 2024 03:27:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 15715794 + Email/Text: bknotice@raslavrar.com May 13 2024 23:32:00 Citibank NA, c/o Sean Stevens, Esq., 425 Commerce Dr., Suite 150, Fort Washington, PA 19034-2727 15715796 + Email/Text: bankruptcy@clearviewfcu.org Clearview FCU, Attn: Bankruptcy, 8805 May 13 2024 23:33:00 University Blvd, Moon Twp, PA 15108-4212 15715798 EDI: CITICORP May 14 2024 03:27:00 Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500 15715801 EDI: CITICORP May 14 2024 03:27:00 Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104 15715799 + EDI: DISCOVER May 14 2024 03:27:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 15715793 EDI: JPMORGANCHASE May 14 2024 03:27:00 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 15715800 + Email/Text: LC-Bankruptcy-RF@loancare.net May 13 2024 23:32:00 Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262 15715802 + Email/PDF: MerrickBKNotifications@Resurgent.com May 13 2024 23:51:47 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 15715803 + Email/Text: bankruptcydpt@mcmcg.com May 13 2024 23:33:00 Midland Credit Mgmt / Synchrony, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069 15715806 Email/Text: Bankruptcy.Notices@pnc.com May 13 2024 23:32:00 PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222 15715808 Email/Text: enotifications@santanderconsumerusa.com May 13 2024 23:33:00 Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211 + EDI: SYNC 15715809 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box May 14 2024 03:27:00 965060, Orlando, FL 32896-5060 15715812 + Email/Text: edbknotices@ecmc.org May 13 2024 23:32:00 US Dept of Education, c/o Secretary Miguel Cardona, 400 Mary Avenue SW, Washington, DC 20202-0001 15715811 + Email/Text: jill.locnikar@usdoj.gov Unites States Attorneys Office, Western District of PA, Joseph F Weiss, Jr., US Courthouse, 700 May 13 2024 23:32:00

TOTAL: 25

NONE

District/off: 0315-2

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: May 13, 2024 Form ID: 309iPGH Total Noticed: 32

Date: May 15, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name Email Address

David A. Rice

on behalf of Debtor John Edward Roux ricelaw1@verizon.net lowdenscott@gmail.com

David A. Rice

on behalf of Joint Debtor Beth Ann Roux ricelaw1@verizon.net lowdenscott@gmail.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Debtor John Edward Roux lowdenscott@gmail.com

Scott R. Lowden

on behalf of Joint Debtor Beth Ann Roux lowdenscott@gmail.com

TOTAL: 6